

Information to identify the case:

Debtor 1	<u>Jeffrey P. Rhodes</u>	Social Security number or ITIN	xxx-xx-7899
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Traci J. Rhodes</u>	Social Security number or ITIN	xxx-xx-8043
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21189-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey P. Rhodes

Traci J. Rhodes

7/17/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey P. Rhodes
Traci J. Rhodes
Debtors

Case No. 18-21189-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 17, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey P. Rhodes, Traci J. Rhodes, 212 Delaware Ave., Scottdale, PA 15683-1418
14800657	American Airlines Advantage Card, PO Box 13337, Philadelphia, PA 19101-3337
14800669	Everence FCU, 2016 Lincoln Highway E., Ste 20, Lancaster, PA 17602-1669
14800670	Everence Federal Credit Union, 2160 Lincoln Highway E., Suite 20, Lancaster, PA 17602-1669
14800671	Everence MasterCard Card, 2016 Lincoln Highway E., Ste 20, Lancaster, PA 17602-1669
14819568	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 18 2023 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2023 00:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 18 2023 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2023 00:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: Q3G.COM	Jul 18 2023 04:38:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
14800655	EDI: RMSC.COM	Jul 18 2023 04:35:00	AEO, c/o Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
14800656	EDI: RMSC.COM	Jul 18 2023 04:35:00	Amazon Store Card, c/o Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
14800658	EDI: BANKAMER.COM	Jul 18 2023 04:35:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14859320	+ EDI: BANKAMER2.COM	Jul 18 2023 04:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14800660	Email/Text: pcabkt@phillips-cohen.com	Jul 18 2023 00:40:00	Barclays Bank Delaware, c/o Phillips & Cohen Associates, Ltd., Mail Stop: 661, 1002 Justison Street, Wilmington, DE 19801-5148

District/off: 0315-2

User: auto

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Date Rcvd: Jul 17, 2023

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14800661	EDI: CITICORP.COM	Jul 18 2023 04:35:00	Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
14800662	EDI: RMSC.COM	Jul 18 2023 04:35:00	Care Credit, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14833428	+ EDI: CITICORP.COM	Jul 18 2023 04:35:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14800674	+ EDI: CITICORP.COM	Jul 18 2023 04:35:00	Macy's Credit Card, PO Box 8058, Mason, OH 45040-8058
14983500	EDI: Q3G.COM	Jul 18 2023 04:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14800668	EDI: RMSC.COM	Jul 18 2023 04:35:00	Dicks Sporting Goods, c/o Synchrony Bank, PO Box 530916, Atlanta, GA 30353-0916
14800673	EDI: RMSC.COM	Jul 18 2023 04:35:00	JC Penney, c/o Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14800663	EDI: JPMORGANCHASE	Jul 18 2023 04:35:00	Chase Disney Card, PO Box 1423, Charlotte, NC 28201-1423
14800665	EDI: JPMORGANCHASE	Jul 18 2023 04:35:00	Chase Marriot Card, PO Box 1423, Charlotte, NC 28201-1423
14800667	EDI: JPMORGANCHASE	Jul 18 2023 04:35:00	Chase Marriott Card, PO Box 1423, Charlotte, NC 28201-1423
14800675	EDI: RMSC.COM	Jul 18 2023 04:35:00	Old Navy, PO Box 960017, Orlando, FL 32896-0017
14800677	Email/Text: Bankruptcy.Notices@pnc.com	Jul 18 2023 00:40:00	PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
14834351	EDI: PRA.COM	Jul 18 2023 04:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14801649	+ EDI: RECOVERYCORP.COM	Jul 18 2023 04:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14800676	EDI: RMSC.COM	Jul 18 2023 04:35:00	Paypal Buyer Smart Connect Credit, c/o Synchrony Bank, PO Box 960080, Orlando, FL 32896-0080
14851342	EDI: Q3G.COM	Jul 18 2023 04:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14855032	EDI: Q3G.COM	Jul 18 2023 04:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14800678	EDI: CITICORP.COM	Jul 18 2023 04:35:00	Sears, PO Box 9001055, Louisville, KY 40290-1055
15566585	+ Email/Text: EBN@edfinancial.com	Jul 18 2023 00:40:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14800679	+ EDI: WFNNB.COM	Jul 18 2023 04:38:00	Victoria's Secret, c/o Comenity Bank, PO Box 659728, San Antonio, TX 78265-9728
14800680	+ EDI: RMSC.COM	Jul 18 2023 04:35:00	Walmart Credit Card, c/o Synchrony Bank, PO Box 53097, Atlanta, GA 30355-1097

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0315-2

User: auto

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cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14800659	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14800664	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Disney Card, PO Box 1423, Charlotte, NC 28201-1423
14800666	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Marriot Card, PO Box 1423, Charlotte, NC 28201-1423
14800672	##+	Fedloan Servicing, PO Box 530210, Atlanta, GA 30353-0210

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2023 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Jeffrey P. Rhodes asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com
Abagale E. Steidl	on behalf of Joint Debtor Traci J. Rhodes asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Maria T. Capiral	on behalf of Creditor Department Store National Bank bk.mail@quantum3group.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6